

<b>Information to identify the case:</b>		
Debtor 1:	Sonya McMillan	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	District of New Jersey	
Case number:	19-17063-VFP	
	Social Security number or ITIN:	xxx-xx-5649
	EIN:	--_-----
	Social Security number or ITIN:	-----
	EIN:	--_-----
	Date case filed for chapter:	13 4/8/19

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Sonya McMillan	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5 Jefferson St Apt 3 Clifton, NJ 07014-1593	
<b>4. Debtor's attorney</b> Name and address	Dionne L. Wade Law Office of Dionne Wade 1301 Main Avenue 2nd Floor Clifton, NJ 07011	Contact phone 973-340-4662
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 4/9/19

**For more information, see page 2**

Debtor **Sonya McMillan**

Case number **19-17063-VFP**

## 7. Meeting of creditors

**Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**May 7, 2019 at 09:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 7/8/19**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 6/17/19**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sonya McMillan  
 Debtor

Case No. 19-17063-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593  
 518168359 Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765  
 518168363 Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176  
 518168368 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518168369 LabCorp., 531 S Spring St, Burlington, NC 27215-5866  
 518168372 New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220  
 518168374 +Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135  
 518168376 St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621  
 518168377 Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dionnewade@optonline.net Apr 09 2019 23:41:33 Dionne L. Wade,  
 Law Office of Dionne Wade, 1301 Main Avenue, 2nd Floor, Clifton, NJ 07011  
 tr +E-mail/Text: BNC@magtrustee.com Apr 09 2019 23:43:39 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 23:42:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 23:42:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518168356 E-mail/Text: info@payhcs.com Apr 09 2019 23:43:41 Advanced Laparoscopic Assoc.,  
 c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831  
 518168357 EDI: AMEREXPR.COM Apr 10 2019 03:13:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 518168358 EDI: WFNNB.COM Apr 10 2019 03:13:00 Avenue/Comenity Bank, Bankruptcy Department,  
 PO Box 182125, Columbus, OH 43218-2125  
 518168360 EDI: CAPITALONE.COM Apr 10 2019 03:13:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518168361 EDI: RMSC.COM Apr 10 2019 03:13:00 Care Credit, c/o Synchrony, PO Box 960061,  
 Orlando, FL 32896-0061  
 518168362 EDI: WFNNB.COM Apr 10 2019 03:13:00 Comenity - Catherines, Bankruptcy Department,  
 PO Box 182125, Columbus, OH 43218-2125  
 518168364 EDI: BLUESTEM Apr 10 2019 03:13:00 Fingerhut, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820  
 518168365 EDI: RMSC.COM Apr 10 2019 03:13:00 JC Penney Credit Services, Customer Service C/O SYNCB,  
 PO Box 965009, Orlando, FL 32896-5009  
 518168366 EDI: WFNNB.COM Apr 10 2019 03:13:00 Jessica London, c/o Comenity Bank, PO Box 182273,  
 Columbus, OH 43218-2273  
 518168367 EDI: CBSMASON Apr 10 2019 03:13:00 K. Jordan, 913 1st Ave,  
 Chippewa Falls, WI 54729-1402  
 518168370 E-mail/Text: bankruptcy@savit.com Apr 09 2019 23:43:52 Medical Eye Institute of Essex,  
 c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250  
 518168371 E-mail/Text: electronicbkydocs@nelnet.net Apr 09 2019 23:42:59 Nelnet/Dept of Ed,  
 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904  
 518168373 EDI: RMSC.COM Apr 10 2019 03:13:00 Old Navy Customer Relations, 6007 Green Pointe Dr S,  
 Groveport, OH 43125-2008  
 518168375 +E-mail/Text: BankruptcyMail@questdiagnostics.com Apr 09 2019 23:43:51 Quest Diagnostics,  
 500 Plaza Dr, Secaucus, NJ 07094-3656  
 518168378 E-mail/Text: bkdepartment@rtresolutions.com Apr 09 2019 23:43:07  
 The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150,  
 Dallas, TX 75247-4029  
 518168379 EDI: RMSC.COM Apr 10 2019 03:13:00 Walmart/Synchrony Bank, Attn: Bankruptcy Department,  
 PO Box 965064, Orlando, FL 32896-5064  
 518168380 EDI: WFFC.COM Apr 10 2019 03:13:00 Wells Fargo Dealer Services, MAC T9017-026,  
 PO Box 17900, Denver, CO 80217-0900  
 518168381 EDI: WFNNB.COM Apr 10 2019 03:13:00 Woman Within, c/o Comenity Bank Bankruptcy Dept.,  
 PO Box 182125, Columbus, OH 43218-2125

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Apr 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0